A SYNOPSIS OF THE POPOSED Ph.D. ENTITLED

Study Of Mass Health Insurance Scheme With Reference To Mahatma Jyotirao Phule Jan Arogya Yojana In Parbhani District.

Synopsis submitted to

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Introduction:

Insurance is a contract between two parties in which one party undertakes to assume the risk of the other party in exchange for an indemnity called a premium, and undertakes to indemnify one party in the event of an unspecified event. The big advantage of insurance is that it spreads the risk of a few people to a larger group of people facing similar risks. Financial planners in India have identified insurance as a booming industry. The insurance industry has huge potential to grow, penetrate and serve the Indian population. Insurance is synonymous with protection. The insured person needs both life insurance and other types of insurance.

Health status and service delivery vary greatly from country to country and state to state. While public health services in principle provide free basic health care for all, most public health systems provide services that are under-resourced and poorly managed.

Government of Maharashtra has launched the mass health insurance scheme in eight district for BPL and APL families named Rajeev Gandhi Jeevandayee Aarogya Yojana in July 2012 later it has been expanded in remaining district of Maharashtra on 21 November 2013. At the initial stage of the scheme, it has covered the 972 procedure out of that 121 follow up procedure and 131 kept for reserve procedure for government hospitals only. The scheme is renamed from 1st April 2017 as Mahatma Jyotiba Phule Jan Arogya Yojana latter it have been updated as Mahatma Jyotirao Phule Jan Arogya Yojana.

Problem Statement:

The problem of this study is principally informed by the fact that there is very limited empirical documentation in the area of beneficiary satisfaction and quality service provided by the network service provider. As far as the research are concerned, no study has been

published on beneficiary satisfaction, claim settlement and quality service provided by the service provider of scheme in Parbhani district to inform stakeholders, especially the scheme regulator and government of Maharashtra regarding the service quality delivered by insurance companies to the beneficiaries. While there have been several attempts by the insurance company to improve upon service quality but there are no empirical information on the perception of beneficiary regarding the service quality of scheme. Therefore, scheme regulator ensuring that insurance companies provide quality services that meet beneficiary satisfaction, it is critically important for its management to be empirically informed about how beneficiary feel about the service quality in Scheme. Such a Research provides necessary feedback to management decision and growth strategy for the respective Scheme. There is the need to increase understanding of the factors that drive beneficiary satisfaction of scheme in order to provide scheme regulator and government with empirical basis for developing effective marketing strategies.

Review of Literature:

According to V.M. Khumbhar (2015) RGJAY Scheme is most benifited to BPL And APL families in 8 district of Maharashtra district and remaining district should be benefited. Moreover, he suggested that there should be increase number of type of surgeries in the scheme.

According to Yadlapalli S. Kusuma (2018) *et al*, at The urban poor have limited access to health insurance with only 18% covered by it, and only 9.4% of the eligible households with access to the RSBY. Awareness of health insurance was found to be low. The mandatory health insurance schemes (ESIS and CGHS) better served the healthcare needs of the beneficiaries as compared with the RSBY. Residential area, migration period, possession of ration card, household size, and occupation of the head of the household were significantly associated with the possession of the RSBY. The RSBY played a limited role in meeting the healthcare needs of the people, thus may not be capable of contributing significantly in the efforts of achieving equity in healthcare for the poor.

Shaikh Md Altaf and Mohsin Pathan(2014) explain various aspects of the health insurance scheme which is implemented by State Govt. of Maharashtra. This Scheme benefitted for those poor people are unable to get health and good treatment due to financial backwardness, scheme will help them to maintain their life safe and healthy.

Importance of the Study:

This study aims to raise awareness among the below poverty line and above poverty beneficiaries about health insurance through the Mahatma Jyotirao Phule Jan Arogya Yojana program, as well as to raise awareness of the financial responsibility of medical conditions requiring hospitalization.

Taking into account the research of Mahatma Jyotirao Phule Jan Arogya Yojana, this is one of the first evaluation studies in a large research base aimed at identifying changes in the parameters of the current segment of the healthcare industry. However, very little research is available in the form of academic papers, research article, etc. The study reflects the level of satisfaction of beneficiaries and hospitals under Mahatma Jyotirao Phule Jan Arogya Yojana, therefore, in light of this, the researchers felt it necessary to study a wider area covering the Parbhani district of Maharashtra.

Objective of the Study:

Following are the some important main objective of the study.

- To review of the Mahatma Joytirao Phule Jan Aarogya Yojana.
- To evaluate the satisfactory level of scheme beneficiaries.
- To Evaluate the satisfactory level of service Network Providers
- Find out what problems the beneficiaries are facing to get Cashless service under the Scheme

- To find out what kind of difficulties and problems are facing by the network hospital while proving cashless services under the scheme.
- To find out the cashless healthcare services delivery processes of the scheme.
- To explore the scheme's contribution to overall health improvement in Parbhani District.
- Awareness of people towards the health insurance scheme
- To find out the performance of schemes in Parbhani District. Analysis of claim disbursement procedure under the scheme

Hypotheses of research study:

Hypotheses 1:-

H0: There is no any association between facilities and services provided under the MJPJAY and satisfactory level of beneficiaries.

H1: There is association between facilities and services provided under the MJPJAY and satisfactory level of beneficiaries.

Hypotheses 2:-

H0: No beneficiaries are aware about the scheme.

H1: All beneficiaries are aware about the scheme.

Hypotheses 3:-

H0: There is no any significance difference between age group and satisfactory level of beneficiaries.

H1: There is significance difference between age group and satisfactory level of beneficiaries.

Hypotheses 4:-

H0: There is no any significance difference between Gender and satisfactory level of beneficiaries.

H1: There is significance difference between Gender and satisfactory level of beneficiaries.

Research Methodology:

Each study should have a specific plan of action, since the results of the study depend on the methodology used in the study. We must do it right. It is said that "when research is built on a solid foundation of carefully collected databases, it is sure to rise to the next level. Thus, the procedures or steps used to conduct the study are as follows:

Research design

Types of research design – This is a descriptive study in which the above research work would carried out

Source of data collection –

Primary data: - For this study, primary data will be collected from service provider of the scheme as well as through personal interview of beneficiaries in Parbhani district

Secondary data: - In order to collect the secondary information data for this study, it will be taken from various sources like including district offices of the scheme, program offices of the Scheme, research papers, magazines, books, research articles, government and Insurance agency reports, newspapers, and website of Mahatma Jyotirao Phule Jan Arogya Yojana.

1. **Research approach:** researcher will use the approach to collect necessary and first-hand information of the beneficiary for research study is purely based on survey method.
2. **Research Instrument:** to collect necessary and required information instrument will be used questionnaire, schedule interview.
3. **Types of questionnaire:** For this study, structured and planned questionnaire will prepared, in order to collect the information needed
4. **Types of questions:** To make necessary inquiry of research work questionnaires will prepared by the researcher.
5. **Universe or population of study:** To conduct the research work the researcher has defined the universe Parbhani district as whole.
6. **Sampling Plan:**
    I. **Sampling Unit**: Beneficiaries receiving benefits under the Mahatma Jyotirao Phule Jan Arogya Yojana health insurance scheme will be the sample unit for this research study.
    II. **Sampling Size**:

    Researcher will considered three insurance policy year started from 21 Nov 2018 to 20 Nov 2021 for this research study. The policy period from 21st Nov, 2018 to 20st Nov, 2019 total 10365 cases has been approved under the scheme, same as policy period from 21st Nov, 2019 to 20st Nov, 2020 total 8990 cases has been approved under the scheme and policy period from 21st Nov, 2020 to 20st Nov, 2021 total 13457 cases has been approved under the scheme. Therefore total cases approved from 21 Nov 2018 to 20 Nov 2021 are 32812 beneficiaries, and taken benefits under Scheme in overall

Maharashtra's hospital, therefore last three year average beneficiaries are 10937. Researcher has selected 440 random samples of respondents for this research study out of 10937 beneficiaries. Approximately 4% respondents will consider of 10937 for this research study.

III. **Sampling Techniques:** researcher covers Mahatma Jyotirao Phule Jan Arogya Yojana's beneficiaries of Parbhani district including all Talukas of Parbhani district, because there has limitation of time for research study. Simple random sampling method will be used as sampling technique for this research study.

7. **Contact method:** to conduct the research work researcher will be visited to each taluka of Parbhani district and collect necessary information form beneficiary of the scheme or telephonic interview will conducted to get necessary and required information for research work.

Limitations of the study:

Obviously, there are time and financial constraints for doing research as an individual researcher. However, we will take care to eliminate restrictions and maintain the quality of work

1. The beneficiaries are mandatory to get the benefit of the scheme only in empanelled Hospitals of Scheme so therefore treatment taken in non-empanelled hospital is not considered as beneficiary of the scheme.
2. Associated with every project, time and money are the main constraints of the research study.
3. The study will be based on information provided by Respondents.

4. The scope of this study is limited to the Parbhani region. Therefore, the results of the research cannot be generalized at the state or national level.

PROPOSED CHAPTER PLAN FOR RESEARCH STUDY

Chapter 1: Introduction

Chapter 2: Literature Review

Chapter 3: Profile of Parbhani District

Chapter 4: Review of Mahatma Jyotirao Phule Jan Arogya Yojana

Chapter 5: Data Analysis and Interpretation

Chapter 6: Conclusions and Suggestions

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